



Liberty Life Assurance Company

100 Main Street
Dover, New Hampshire 03820
Telephone: (603) 749-2600

July 10, 1995

Dr. Anthony Scapicchio
240 Nahant Street
Nahant, MA 01908

RE: LONG TERM DISABILITY
Mount Auburn Hospital

Dear Dr. Scapicchio,

We are pleased to inform you that your application for Long Term Disability benefits have been approved based on your inability to perform the duties of your occupation. Benefits begin after a 90 day elimination period, according to the Mount Auburn Hospital contract. Therefore, your benefits began on May 3, 1995. Your monthly benefit is 70% of your basic monthly earnings, or \$8680.70. Your first check will be sent under separate cover for May 3, 1995 through June 30, 1995 in the amount of \$15,948.87. Checks will be issued the third week of every month.

In order to properly manage your claim the following forms need to be complete: Insured Supplemental Statement, Training-Education-Experience form, and Federal Withholding Tax form. Please complete these forms and return to Liberty Mutual by August 10, 1995. In addition, we do not have information extending your disability over a year, however if this should be necessary, additional information will be requested along with proof of application for Social Security Benefits. If you have already applied for Social Security, please forward proof of application.

If you have any questions regarding this correspondence, please contact me.

Sincerely,

Barbara DiCarlo
LTD Claims Analyst
1-800-451-7065 Ext. 34969

BD/sl

Enclosure